

03292.101860

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
	:	Examiner: NYA
RACHEL HEITZ et al.)	
	:	Art Unit: 3624
Application No.: 10/707,779)	
	:	
Filed: January 12, 2004)	
	:	
For: SYSTEMS, METHODS, AND)	
DEVICES FOR SELLING	:	
TRANSACTION ACCOUNTS)	
	:	September 29, 2006

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and in accordance with the practice under 37 C.F.R. §§ 1.97 and 1.98, the Examiner's attention is directed to the International Search Report and Written Opinion of corresponding PCT application PCT/US04/32189. A copy of the International Search Report and Written Opinion are enclosed herewith. Applicants note that U.S. Patent No. 5,477,038, U.S. Patent Application Publication Nos. U.S. 2003/0187790 A1 (also cited in Written Opinion) and U.S. 2003/0080185 A1, which are cited in the International Search Report, have been cited in the Information Disclosure Statement filed on September 14, 2006 in this case.

STATEMENT UNDER 37 C.F.R. §1.97(e)

Each item of information in this Information Disclosure Statement was first cited in any communication from a foreign Patent Office in a counterpart foreign application not more than three months prior to the filing date of this Statement.

Should the statutory fee of \$180.00 be due, the Commissioner is authorized to charge Deposit Account No. 06-1205.

It is respectfully requested that the above information be considered by the Examiner.

Applicants' undersigned attorney may be reached in our New York office by telephone at (212) 218-2100. All correspondence should continue to be directed to our address given below.

Respectfully submitted,

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